



**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

Caption in Compliance with D.N.J. LBR 9004-2(c)

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Order Filed on May 4, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

LINDA C. MILLER,

Debtor.

Case No. 18-29286/VFP

Chapter: 13

Hearing Date:

Judge: Vincent F. Papalia

MODIFIED FORM

**REVISED ORDER AUTHORIZING PROPOSED POST-PETITION LOAN
MODIFICATION PURSUANT TO 11 U.S.C. §364 AND FED. R. BANKR. P. 4001(c)**

The relief set forth on the following pages numbered two (2) through three (3) is hereby
ORDERED.

DATED: May 4, 2022

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia
United States Bankruptcy Judge

Page: 2
Debtor: Linda C. Miller
Case No.: 18-29286/VFP - Chapter 13
Caption: Revised Order Authorizing Proposed Post-Petition Loan Modification Pursuant to 11 U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

THIS MATTER, being opened before the Court by Ronald I. LeVine, Esq., attorney for the debtor, Linda C. Miller, and this Court having considered argument of counsel and good cause appearing, and there being no opposition.

IT IS HEREBY,

ORDERED, that the debtor is hereby authorized to enter into a loan modification on her first mortgage held by Midland Mortgage, A Division of MidFirst Bank; and it is further,

ORDERED, that per the terms of the loan modification agreement unpaid principal balance will be \$175,304.60 and will be re-paid over the next 30 years at a rate of 3.50%; and it is further,

ORDERED, that the principal and interest payment will be \$1,657.10 beginning April 1, 2022; and it is further,

ORDERED, that the debtor's initial estimated monthly escrow payment will be \$869.90 and will be subject to adjustment upon annual changes to the debtor's escrow account; and it is further,

ORDERED, that the loan modification agreement cures any and all escrow delinquencies and shall bring the debtor's mortgage current but for any uncapitalized fees and costs which are to be reflected in an amended proof of claim; and it is further,

ORDERED, that the post-petition arrears have been capitalized into the loan modification agreement but for any uncapitalized fees and costs which are to be reflected in an amended proof of claim and the Chapter 13 Trustee shall not make any further distributions at this time on Claim No. 4, filed by MidFirst Bank unless and until Claim No. 4 is amended subsequent to the entry of this Order; and it is further,

ORDERED, that the Claim No. 4 shall be amended to reflect the terms of the modification;

ORDERED, that the Debtor reserves the right to object to the new unpaid principal balance which as reflected in the loan modification; and it is further,

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Debtor: Linda C. Miller
Case No.: 18-29286/VFP - Chapter 13
Caption: Order Approving Proposed Post-Petition Loan Modification Pursuant to 11
U.S.C. §364 and Fed. R. Bankr. P. 4001(c)

ORDERED, that the Debtor reserves the right to object to any amended claim filed after the entry of this Order and the calculations used as the basis for that amended claim; and it is further,

ORDERED, that the loan modification agreement must be fully executed no later than 14 days from the date of this Order. If it is not, the secured creditor, within 14 days, must file with the Court and serve on the debtor, debtor's attorney, if any, and the Standing Chapter 13 Trustee a Certification indicating why the loan modification agreement was not fully executed. A response by the debtor, if any, must be filed and served within 7 days of the filed date of the secured creditor's Certification; and it is further,

ORDERED, that the 14 day period under Fed. R. Bankr. P. 6004 is hereby waived.

In re:
Linda C. Miller
Debtor

Case No. 18-29286-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: May 04, 2022

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2022:

Recip ID	Recipient Name and Address
db	+ Linda C. Miller, 381 Greenleaf Avenue, Englewood, NJ 07631-1506

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 4, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Ronald I. LeVine	on behalf of Debtor Linda C. Miller ronlevinelawfirm@gmail.com irr72645@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5